

**IN THE UNITED STATES PATENT
AND TRADEMARK OFFICE**

-- PATENT --

Inventor(s):	David Armes et al.	Docket No.:	60655.4100
Serial No.:		Group Art Unit:	
Filing Date:	December 4, 2003	Examiner:	
Title:	SYSTEM AND METHOD FOR SELECTION OF PAYMENT SYSTEMS FROM A PAYMENT SYSTEM DIRECTORY TO PROCESS A TRANSACTION		

DECLARATION FOR PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am an original, first and sole inventor (if only one name is listed below) or an original, first and joint (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

SYSTEM AND METHOD FOR SELECTION OF PAYMENT SYSTEMS

FROM A PAYMENT SYSTEM DIRECTORY TO PROCESS A TRANSACTION

the specification of which is attached hereto or was filed on December 4, 2003 as Application Serial No. _____ and was amended on _____ (if applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, Section 119(a)-(d) or Section 365(b) of any foreign application(s) for patent or inventor's certificate, or Section 365(a) of any PCT International application which designated at least one country other than the United States, listed below, and have also identified below, by checking the box, any foreign application for patent or inventor's certificate or PCT International application having a filing date before that of the application on which priority is claimed.

Prior Foreign
Application(s)

Priority Not Claimed

[]

Number

Country

Filing Date

I hereby claim the benefit under 35 U.S.C. §119(e) of any United States provisional application(s) listed below:

Application Number

Filing Date

I hereby claim the benefit under 35 U.S.C. §120 of any United States application(s), or §365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 U.S.C. §112, I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in 37 C.F.R. §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

10/611,034

06/30/2003

Pending

Application Number

Filing Date

Status (Patent, Pending, Abandoned)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

In the event that the Application Number and/or filing date is not available when this Declaration is executed, I hereby authorize and request any attorney associated with the Snell & Wilmer, L.L.P., Customer No. 20322, to insert above the filing date and/or the application number of said application when known.

Full name of sole or first joint inventor: David Armes

Inventor's signature: _____ Date: _____

Residence Address: _____

City/State: _____ Zip Code: _____

Mailing Address: _____

Citizenship: _____

Full name of second joint inventor: Fred Bishop

Inventor's signature: _____ Date: _____

Residence Address: _____

City/State: _____ Zip Code: _____

Mailing Address: _____

Citizenship: _____

Full name of third joint inventor: Jeffrey Alan Edelen

Inventor's signature: _____ Date: _____

Residence Address: _____

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Mailing Address: _____

Citizenship: _____

Full name of fourth joint inventor: Bill Schwarz

Inventor's signature: _____ Date: _____

Residence Address: _____

City/State: _____ Zip Code: _____

Mailing Address: _____

Citizenship: _____